

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY MANIPULABLE RATING MODEL AND SYSTEM

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Examiner: Natalie Pass

Group Art Unit: 3686

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**REPLY AFTER SUPPLEMENTAL EXAMINER'S ANSWER
REQUEST TO REOPEN PROSECUTION**

This reply is responsive to the Examiner's Supplemental Answer mailed on December 9, 2008, which contained rejections under 35 U.S.C. § 101 designated as *new grounds of rejection*. This paper constitutes a reply under 37 C.F.R. § 1.111 and is relevant to the new grounds of rejection. Entry and reconsideration are required. 37 C.F.R. § 41.39(b)(1). In light of the amendments and/or remarks herein, further examination is requested.

Any fees required by this paper are being provided as directed in an electronic submission of this paper or in a transmittal letter accompanying this paper. However, the Commissioner is hereby authorized to charge any deficiency in fees required by this paper and any additional fees under 37 C.F.R. § 1.16 or 1.17 which may be required during the pendency of this application, and to similarly credit any overpayment, to Deposit Account 50-0631.